

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA  
CHARLESTON DIVISION**

In re: )  
 )  
 ) CASE NO. 20-00116-jw  
Dexter Alonzo Thomas, )  
 )  
 ) JUDGE John E. Waites  
Debtor )  
 )  
 )

**HOME POINT FINANCIAL CORPORATION'S NOTICE OF DEBTOR'S  
REQUEST FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC**

Now comes Creditor Home Point Financial Corporation ("Creditor"), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 6 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 08/01/20 through 01/01/21. Creditor holds a secured interest in real property commonly known as 159 Weeping Cypress Drive, Moncks Corner, SC 29461 as evidenced by claim number 4 on the Court's claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 02/01/21 and will be required to cure the delinquency created by the forbearance period (hereinafter "forbearance arrears"). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor

fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Robertson, Anschutz, Schneid & Crane LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: (470) 321-7112

By: /S/Robert J. Stephenson  
Robert J. Stephenson; 04887  
*Attorney for Creditor*  
RAS LaVrar, LLC  
220 North Main St., Ste. 500  
Greenville, SC 29601  
800-531-5490 (3226)

Date: August 27, 2020

**CERTIFICATE OF SERVICE**

I certify that a true and accurate copy of the foregoing *Notice of Debtor's Request for Forbearance* was served upon the following parties in the following fashion on this 27th day of August 2020:

Dexter Alonzo Thomas  
159 Weeping Cypress Drive  
Moncks Corner, SC 29461

And via electronic mail to:

Russell A. DeMott  
DeMott Law Firm, P.A.  
300 N. Cedar Street  
Suite A  
Summerville, SC 29483

James M. Wyman  
PO Box 997  
Mount Pleasant, SC 29465

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201

Robertson, Anschutz, Schneid & Crane LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: (470) 321-7112

By: /s/Paul Edwards  
Paul Edwards